

CLAIMS

What is claimed is:

1. A method for consolidating net payment and debt management
5 using a computer system comprising:
 - obtaining one or more ledger items for a distributor from a commission model;
 - generating compensation for said distributor by processing said one or more ledger items through one or more adjustment rules, wherein each of said
10 one or more adjustment rules operates on each of said one or more ledger items;
 - obtaining repayment rules for any advances received by said distributor;
 - dividing said compensation into one or more distribution amounts for payment into one or more accounts of said distributor based on one or more payment rules and said repayment rules, said one or more accounts comprising
15 repayment accounts for said any advances and other payment accounts designated by said distributor; and
 - paying said one or more distribution amounts into said one or more accounts of said distributor.
- 20 2. The method of claim 1 wherein each of said one or more ledger items represents commission payable to said distributor based on a sales agreement.
3. The method of claim 1 wherein each of said one or more ledger
25 items represents commission payable to said distributor based on a sale item.

4. The method of claim 1 wherein each of said one or more accounts of said distributor uses a payment method.

5 5. The method of claim 4 wherein said payment method comprises issuing a check.

6. The method of claim 4 wherein said payment method comprises a wire transfer.

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7. The method of claim 1 wherein said distributor specifies said one or more payment rules.

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8. The method of claim 1 wherein at least one of said one or more accounts of said distributor comprises a checking account.

9. The method of claim 1 wherein at least one of said one or more accounts of said distributor comprises a savings account.

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10. The method of claim 1 wherein at least one of said one or more accounts of said distributor comprises an association with an alternate payee.

11. The method of claim 1 wherein at least one of said one or more accounts of said distributor comprises a debt repayment account.

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12. The method of claim 1 wherein said repayment rules for advances received by said distributor are generated by a method comprising:
determining a maximum amount of debt for said distributor;
issuing an advance not greater than said maximum amount to said distributor when a debt issuance rule associated with said distributor evaluates to true;
generating one or more repayment rules for said advance.

13. The method of claim 12 wherein said maximum amount is based on said one or more input ledger items.

14. A computer program product comprising:
a computer usable medium having computer readable program code for consolidating net payment and debt management embodied therein, said computer readable program code configured to:

obtain one or more ledger items for a distributor from a commission model;

generate compensation for said distributor by processing said one or more ledger items through one or more adjustment rules, wherein each of said one or more adjustment rules operates on each of said one or more ledger items;

obtain repayment rules for any advances received by said distributor;

divide said compensation into one or more distribution amounts for payment into one or more accounts of said distributor based on one or more payment rules and said repayment rules, said one or more

accounts comprising repayment accounts for said any advances and other payment accounts designated by said distributor; and

pay said one or more distribution amounts into said one or more accounts of said distributor.

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15. The computer program product of claim 14 wherein each of said one or more ledger items represents commission payable to said distributor based on a sales agreement.

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16. The computer program product of claim 14 wherein each of said one or more ledger items represents commission payable to said distributor based on a sale item.

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17. The computer program product of claim 14 wherein each of said one or more accounts of said distributor uses a payment method.

18. The computer program product of claim 17 wherein said payment method is by issuing a check.

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19. The computer program product of claim 17 wherein said payment method is by wire transfer.

20. The computer program product of claim 14 wherein said one or more payment rules are specified by said distributor.

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21. The computer program product of claim 14 wherein at least one of said one or more accounts of said distributor is a checking account.

22. The computer program product of claim 14 wherein at least one of
5 said one or more accounts of said distributor is a savings account.

23. The computer program product of claim 14 wherein at least one of said one or more accounts of said distributor is an alternate payee.

10 24. The computer program product of claim 14 wherein at least one of said one or more accounts of said distributor is a debt repayment account.

25. The computer program product of claim 14 wherein said
repayment rules for any advances received by said distributor are generated by
15 computer readable program code configured to:

determine the maximum amount of debt for said distributor;

issue an advance not greater than said maximum amount to said
distributor when a debt issuance rule of said distributor evaluates to true;

generate one or more repayment rules for said advance.

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26. The computer program product of claim 25 wherein said maximum amount is based on said one or more input ledger items.

27. An apparatus for consolidating net payment and debt management
25 comprising:

a commission engine configured to associate a commission model with a distributor;

a payment engine configured to obtain at least one ledger item from said commission model and apply payment rules to said at least one ledger item to
5 generate a total compensation amount;

a debt engine comprising debt rules associated with said distributor, said debt engine configured to advance funds to said distributor according to said debt rules.

10 28. The apparatus of claim 27 wherein said payment engine is further configured to compute payments for said distributor based on said adjustment rules and distribute payments into accounts specified by said distributor.

15 29. The apparatus of claim 28 wherein said payment engine is repayment rules, said one or more accounts comprising repayment accounts for said any advances and other payment accounts designated by said distributor; and

paying said one or more distribution amounts into said one or more accounts of said distributor.

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28. The method of claim 27 wherein said at least one ledger item represents monetary compensation earned by said distributor.

25 29. The method of claim 28 wherein said distributor comprises a sales representative.

30. The method of claim 28 wherein said distributor comprises a sales organization.

5 31. The method of claim 27 wherein said adjustment rules are specified by a user.

32. The method of claim 31 wherein said adjustment rules represent government rules.

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33. The method of claim 31 wherein said adjustment rules represent industry rules.

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34. A method for consolidating comprising:
obtaining debt issuance rules from a user;
issuing debt to a distributor depending upon a qualification associated with said user;
determining a method of payment associated with said debt;
obtaining debt repayment rules;
calculating earnings associated with said user;
deducting an amount from said earnings as repayment for said debt.

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35. The method of claim 34 wherein said debt issuance rules are associated with a group of distributors

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36. The method of claim 34 wherein said debt issuance rules are associated with an individual.

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